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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Roger P. Hoffman

Serial No.: 09/609,801

Examiner: R. Weisberger

Filing Date: July 3, 2000

Art Unit: 3624

For: INTERNET EXPENSE ACCOUNT

Dated: January 14, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

RESPONSE TO OFFICE ACTION

Sir:

This is in response to the Office Action mailed July 15, 2003.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 4 of this paper.

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